Exhibit 3

CANDIDATE SLATING JOB SPEC			
Date		**External Requisition #**	
Job Title **LOB**	Financial Solutions Advisor Merrill Lynch Advisory	**Job Band**	Band 5, Exempt
Location			
Reports to			
Job Code			
Cost Center		**Compensation**	

Position Summary & Situation Analysis

The primary role of the Financial Solutions Advisor is to develop new investment business through leads generated from internal partnering. The FSA will identify, profile and meet with clients to review investment goals. The FSA will triage client leads and make referrals to appropriate internal service providers based on client needs and asset thresholds. The FSA will gain professional development through on going training and interaction with the Merrill Lynch Wealth Complex.

The role is structured as a critical bridge between banking and brokerage therefore the FSA must have a general awareness of core banking products and routinely provide referrals to the banking channel. The FSA should be able to provide a single company and product view for our clients, executing referrals across banking and brokerage lines.

Key Job Responsibilities

1.	Conduct financial opportunity sessions with new or existing banking client to assess goals. Leverage business knowledge to determine prudent and appropriate strategy to meet client's needs by: 1. Referring to appropriate business channel or 2. Initial account set up through Financial Advisory Channel for clients with under $250K in investable assets.
2.	Build strategic partnership with Banking Center as a valued team member. Refer business back to appropriate Banking Associate/Personal Banker. General awareness of enterprise solutions.
3.	The FSA will refer clients with more than 250K in investable assets to a local Merrill Lynch Wealth Advisory Complex. The FSA will participate in initial meeting between client and assigned ML FA. The FSA will assist ML FA in developing client reviews, investment analysis and proposals for client meetings. Additionally the FSA will assist ML FA and Complex Director in conducting branch seminars and reviewing Interactive Marketing Campaign opportunity lists. The FSA will attend ongoing branch training sessions.
4.	Comply with all applicable laws, regulations, company polices, and procedures, in order to serve the clients' best interests and enhance client satisfaction.

EXPERIENCE/SKILLS/COMPETENCIES		
	Work Experience	**Proficiency Required** Required Desired
1	1 + years of proven investment business development experience, including investment training. In-depth knowledge of investment products and services.	
2.	Comprehensive financial strategy, assessing needs, identifying, and recommending financial solutions.	
3.	Knowledge of banking (credit and deposit) products and services	
4.	Demonstrated ability to cultivate effective revenue generating partnerships with other LOBs.	
5.	Proven track record of ability to influence: present oneself assertively, convincingly and with confidence to establish credibility and respect with others.	
6.	Must be able to provide evidence of consultative communication and relationship building skills leading to client fulfillment and delight in previous roles.	
7.	Must possess sound business ethics; acts in the best interest of the client.	

	Technical Knowledge / Skills / Ability		**Proficiency Required** Expert Moderate
1.	Candidate should possess the ability to balance multiple priorities.		
2.	Strong analytical skills		
3.	Excellent time management and organizational skills		
4.	Highly motivated self-starter, proactive, with intense focus on results. Conveys a sense of urgency to achieve business goals and exceed expectations.		
5.	Clearly communicates information and ideas through a variety of channels in a manner that engages and impacts the audience		
	Education Requirements or Certifications		**Required**
	4 year degree, preferably in business related field		
	CFP is preferable		
	Series 7 & 66 (63 & 65 in lieu of 66) and Insurance licenses required		